

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
(CENTRAL DIVISION)**

**In re:**

**SOUTHERN SKY AIR & TOURS, LLC  
d/b/a DIRECT AIR,**

**Debtor.**

**Chapter 7  
Case No. 12-40944-MSH**

**AFFIDAVIT OF TRENT VOIGT IN SUPPORT OF  
TRUSTEE'S RESPONSE TO OBJECTIONS TO VNB STIPULATION**

I, Trent Voigt, do hereby depose and say as follows:

1. I am the Chief Executive Officer of JetPay Merchant Services, LLC ("JetPay"). I make this affidavit in support of the Trustee's Response to Objections to the VNB Stipulation, which Response I have reviewed in draft form before signing this affidavit. I make this affidavit of my own personal knowledge and/or the books and records of JetPay of which I am familiar that are maintained in the course of a regularly conducted business activity.

2. I have had overall supervisory responsibility for the processing all chargeback requests from customers of the above-referenced debtor ("Direct Air") since Direct Air shut down its operations on or about April 1, 2012.

3. JetPay processed all properly submitted requests for reimbursement for Direct Air tickets and/or so-called "vouchers" purchased by customers using Visa, MasterCard or DiscoverCard credit cards, as well as so-called non-PIN "debit cards." Non-PIN debit card chargebacks were processed by JetPay, and funded by Merrick Bank, no differently from credit card transactions.

4. As the exclusive payments processor for Direct Air, JetPay can confirm there were no PIN debit transactions done for the life of the processing for Direct Air as Direct Air was not configured to accept PIN based debit transactions.

5. As of approximately August 28, 2012, JetPay had processed, and Merrick had funded, over 63,000 Direct Air-related chargebacks, totaling \$25.8 million. Over half of the chargebacks, approximately 52%, were in fact non-PIN debit card transactions.

Signed under the pains and penalties of perjury as of this 21st day of May, 2013.

A handwritten signature in black ink, appearing to be 'Trent Voigt', is written over a horizontal line.